

REAL ESTATE OPPORTUNITIES



One of the Prize Stories—Another will appear next Thursday "My Investment In Real Estate"

We had been married four years and facing the cost of living problem on a moderate salary, moving annually from one rented place to another, in a large Western city.

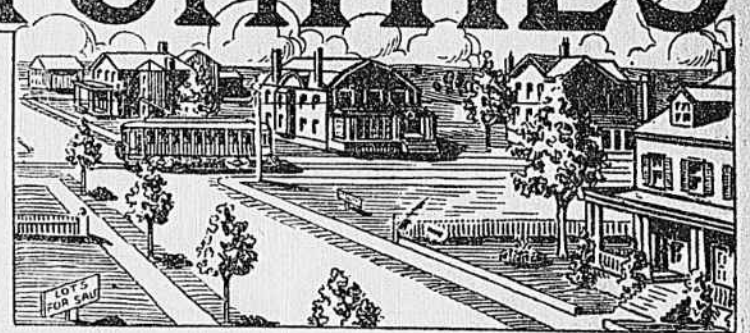
We yearned for a place with country environment convenient to my occupation. Somehow we couldn't get the necessary capital to buy such a place, and August, 1910, found us with two children, household goods and the same yearning.

Opportunity knocked just then in a call to Richmond, Va. First impressions were good. Our quest was rewarded in a newly-built six-room home near the edge of one of Richmond's pretty suburbs, and it suited our needs. It demonstrates the old story. One will never have anything unless he makes an effort. The builder and owner just completed it, agreed upon a reasonable selling-price for the property, seventy feet frontage, and declared city conveniences would soon be available. He re-

quired \$300.00 cash, and would take a mortgage for the balance.

One hundred and fifty dollars—and that borrowed on life insurance—was all we could muster, so it looked disappointing. A statement of the facts, however, closed the deal, and we are now retiring the encumbrance like rent. Other incidental expenses, especially at the start, required great effort and self-denial; but we are more than satisfied with our bargain, as the equity therein and its marketable value increase. Within one year the improvements, sewer, water and electric light, had been installed, and the neighborhood improved with many more houses.

The open country is still just beyond, and adjoining us is an acre of beautiful trees. We have chickens, of course; a garden and fruit trees set out. In eighteen months we have thus saved \$360.00 net, to which we may add the actual enhancement of the property. Necessity and confidence in real estate accomplished this.



EXCHANGE

A new Westhampton home adjoining the Country Club of Va., for City property unimproved.

Golsan & Nash
Main and Tenth Streets

Opportunities to Make Money

TWO BIG BARGAINS TO CLOSE A CORPORATION.

44 West End Lots, Ashland, Blair and Claiborne Streets. 100 East End Lots, Dickinson, Cowardin and other streets. \$1 to \$5 per foot.

City improvements, trolleys, churches, schools and good neighbors. To make a quick sale and to close up the corporation owning these lots, they will be sold in bulk at 25 per cent. less than they are now selling for. A good profit can be made. \$5 DOWN WILL START YOU ON ONE LOT.

J. Thompson Brown & Co.

Chas. F. Ruehrmund Drewry W. Bowles, Jr.

Ruehrmund & Bowles REAL ESTATE

Sales Loans Rents
Farms Timber

No. 14 North Eighth Street,
RICHMOND, VA.

Investments Building Ground

Price \$5,000
Rent \$480.00

Elegant New Brick Flats, well located in growing section of West End. Always occupied.

Price \$10,000
Rent \$950.00

New Flats on Park Avenue near Harrison Street. New and up-to-date in every particular.

SPECULATION

156 feet of Vacant Ground on Ashland Street near Meadow for the bargain price of \$12.00 per foot. This is \$3.00 per foot below the market and can be turned quickly.

HARRISON & BATES,
7 North Eleventh Street.

12%

Investment

NORTH SIXTH STREET.
Colored property, always rented, \$3,800.00.
W. E. PUCKRELL, JR., CO.,
100 North Eighth Street.

For sale or exchange; nice frontage of 750 feet right adjoining Highland Park; nice, high, dry ground. Will exchange for good rental property. Price \$3.00 per foot. MCCLURE-DAVENPORT-TAYLOR CO.

Brick Investment 10%

PRICE, \$9,000; ANNUAL RENT, \$900. Two centrally located brick houses of 12 rooms each. Good tenants. MCCLURE-DAVENPORT-TAYLOR CO.

Here is a sample of some bargains.

One acre of land, with ten-room house; on car line. Regular price, \$3,000; now \$2,700.
Eighty-acre farm, with large chestnut grove; nice lot of timber; four miles of electric line. Regular price, \$2,500; now \$2,200. This is an up-to-date place and a nice home.

Casselmann & Co.
HEADQUARTERS FOR FARMS AND TIMBER LANDS,
22 North Eighth Street.

HUTZLER REAL ESTATE
RENTALS SALES
LOANS
1013 EAST MAIN STREET,
PHONE MADISON 3120

OFFER \$90,000 FOR CITY DOCK

(Continued from first page.)

present owners or by the city, it is conceded that the sale value of a frontage of eleven blocks on Dock Street, available for manufacturing purposes and with ready railroad access, would be possibly ten times what the owners are now asking for what has proved to be a "white elephant" on their hands. They must operate a dock, which, if operated, can only be run at a loss, and which as a highway for shipping the law will not allow them to close.

Favored by Merchants.
The Chamber of Commerce and merchants of the city generally have long advocated the acquisition of the property by the city. It has been urged that the city widen the lockgates and so improve the property that Old Dominion steamships could come up to Eighteenth Street, thus cutting in half the long haul from the wholesale district to the present wharves.

Neglected and for some months closed to traffic, pending a final determination of the litigation pending, the old dock has fallen into bad repair. Older merchants remember that day when it was well filled with shipping, but in recent years its use has been limited to a few vessels, and the dock charges have not been sufficient to maintain the force of lock tenders.

The cost of putting the property in repair for use on its former basis, without the widening of the locks and without erection of wharves along the southern side—merely the restoration of the property to what it once was—is estimated by City Engineer Bolling at \$13,200.75. This includes the removing and replacing of the old bulkhead cutting off the northeast corner between Seventeenth and Eighteenth Streets, \$10,974; new wharf at Twenty-first Street, \$1,055.66; new fender, \$2,952; new lockgates, \$6,000; repairing masonry, \$1,324; dredging to uniform depth of fifteen feet, \$14,555.

Must Be Repaired If Used.
Realizing that all of these are hurried estimates, made without accurate and complete surveys on which exact figures could be based, Mr. Bolling has added to his list of items 20 per cent. for contingencies, bringing the total to \$43,200.75, though it is believed that the actual cost of the really needed repairs will be much less. While an allowance of \$14,555 is included for dredging to a uniform depth of fifteen feet, the depth over the sill of the present lock gates at high tide, it is believed that much of this work could be done by the city tug and dredge, thus entailing no additional outlay on the city, and at the same

time without serious detriment to the harbor improvement work now down, as there are many periods of high water when the dredge cannot work in the open river.
Later, it is believed, if the city acquires this property and immediately docks in such manner as to attract shipping to this port, there will be a demand that the locks be enlarged and the dock dredged to a depth of eighteen feet, the depth of the river channel to this port. However, the city is now erecting wharves on the Bowyer river suitable for vessels of that draught, and those in favor of liberal harbor improvement assert that the dock should be reserved mainly for the use of vessels of lighter draught.

PROSPECTS NOT GOOD
Believed Militia "Pay Bill" Will Fall at This Session.

(Special to The Times-Dispatch.)
Washington, January 31.—Investigation made here to-day shows that the prospect of securing an appropriation of the National Guard of the country is not bright. There has been considerable speculation for some time as to whether the National Guard of the country is not being considered for some time as to whether the Federal Government at this session, it is learned that the matter has not yet been even seriously considered by a subcommittee of the House Committee on Military Affairs. This subcommittee must first investigate and then turn the subject over to the whole committee.

Two main reasons are assigned why no aid probably will be forthcoming in the "pay bill." The War Department is doing everything possible to reduce its expenses, trying to cut off useless reservations and otherwise curtailing its establishment. In addition to this the House has just saved \$40,000,000 in refusing to have a public building bill and to construct more battleships, and it is said that this policy will be felt in other bills. The prospects, therefore, for the "pay bill" passing are not good.

Cost of City Almshouse.
Maintenance of the City Almshouse and City Hospital will cost, according to estimates submitted to the Council Committee on Finance last night by Dr. C. M. Miller, of the Committee on Relief of the Poor, for expense, \$23,300; for payroll, \$14,500; for fuel of the outdoor pool, \$18,469. Dr. Miller showed that the daily average of number of inmates had steadily increased, there being 50 dependants in the home yesterday, with a general average of 35.

Council Committee Schedule.
The Council Committee on Street Cleaning, Grounds and Buildings and Light are scheduled to meet at the City Hall to-night at 8 o'clock. The Committee on Relief of the Poor will meet this afternoon at 5:30 o'clock.

ABOLISH THE OFFICE

Recommendation that There Be No Director of Settling Basin.

After hours of discussion a subcommittee of the Ordinance, Charter and Reform Committee last night recommended the abolition of the office of Director of the Settling Basin on the ground that the city is now employing two chemists, whose duties could be done by the city chemist, and do all the work required. The ordinance recommended, provides for employment of two foremen at \$3 per day each, to have charge of the daily management of the Settling Basin, and directs City Chemist Whitfield to make daily analyses of the water and report to the Superintendent of the

Water Works. Provision is also made for employment of a messenger or janitor for the City Chemist at \$1 per month.
Chairman Vanderhilt, of the subcommittee, said the new plan would result in a saving of \$1,035 per annum, but Superintendent Davis, of the Water Works, protested against this plan, saying that the water in the Settling Basin, costing more than \$50,000, to be operated by \$3 a day laborers, with no competent chemist and director in daily supervision, saying that the waste in sewerage alone might be much more than the proposed saving.

Vague references to alleged impurities in some of the alum used in clearing the water, detected by the City Chemist after the water had been daily passed by the chemist at the basin, were made, but since all this, if it ever happened at all, was before the time of the present director of the basin, the committee took no action.

POLICE COURT CASES

Ernest Jenkins, colored, sent on to Grand Jury on Charge of Housebreaking.
Nannie Patterson, colored, was sent on to the grand jury on a charge of stealing \$5 from Mrs. A. McComb.

John Glick, colored, charged with abandoning two horses in the street on January 11, was fined \$10 and placed under \$100 security for three days.

Ernest Jenkins, colored, was sent on to the grand jury on a charge of breaking into the stable of G. W. Glass and stealing a set of harness, and the charge of stealing a box of syrup from S. Ullman's Sons was continued to February 21.

The hearing of O. L. Grubbs, charged with passing a worthless check for \$125 on Henry Kramer, was postponed to February 8. He was brought back on Tuesday from Pawtucket, R. I., by Detective-Sergeant Wiley.

The hearing of Moses Wiley, colored, charged with assaulting William Davis, was continued to February 2.

James Daniels, the hotel waiter, charged with stealing \$250 from J. R. Jordan, was sentenced to four months in jail. He appealed.

WILLIAMS TO SPEAK

Will Address Institute to Be Held by Woman's Temperance League.

Judge Martin Williams, Democratic floor leader in the House of Delegates, will be the principal speaker at a temperance institute to be held on Thursday evening, February 8, by the Woman's Temperance League of America. The meetings will begin at 8 o'clock in the afternoon and will be continued at 8 o'clock, at which hour Judge Williams will make his address.

Both sessions will be held at Immanuel Baptist Church, at Fifth and Leigh Streets.

Arrivals at the Jefferson.
R. S. Gay, Chicago, Ill.; S. L. Weaver, New York; J. A. Green, Iowa; V. A. Piccard, New York; Edward C. Curtis, Seattle, Wash.; Charles T. Lunsford, Roanoke; D. J. Holcomb, Danville; H. S. G. Tucker, Lexington, Va.; E. C. Mack, New York; W. L. Lumsden, Norfolk; Nimmo Old, Norfolk; J. Blake and wife, New York; Mr. and Mrs. J. Norman Powell, Wytheville, Va.; B. F. Kirkpatrick, Lynchburg, Va.; Mr. and Mrs. T. D. Stokes, Virginia; Mrs. W. W. Grant, Denver, Col.; J. H. Nottingham, Norfolk; Robert M. Hughes, Norfolk; Mr. and Mrs. W. West, Waverly, Va.; C. H. Gayetty, Philadelphia; E. W. Farris and wife, Norfolk; H. A. Saunders, Hampton; R. E. Rogers, Pittsburg, Pa.; Richard Tunstall, Norfolk; A. A. Lewis, Cincinnati, O.; E. T. Mose, Durham, N. C.; P. N. Arons and wife, New York; C. E. Morey and wife, Utica, N. Y.

Little Damage by Fire.

An alarm of fire was turned in shortly before 1 o'clock this morning from Fifth and Broad Streets by Bicycle Policeman Clarke to answer a call to a house on the corner of Fourth and Marshall Streets. Firemen responded, but the fire amounted to little and was soon extinguished. Small damage was inflicted.

Had Razor in Pocket.

John Gardner, colored, was arrested last night on a charge of disorderly conduct. After he had been taken into the First Police Station Policeman Daniels searched him and found a razor in his possession. He was charged also with carrying a concealed weapon.

A 11% Investment

A New Brick Apartment on West Clay St.

Renting to good tenants for \$480.00 Per Annum

can be purchased for Only \$4,400.00

If you will act at once.

A. J. CHEWNING COMPANY.

COLD STORAGE COVERING

For the earth in the past parts will soon be "chilled" in the past. When it is lifted for the season you will have to pay higher prices. Get busy, come to see us now, and let us show you money-makers. See our classified ads.

O. A. HAWKINS
REAL ESTATE,
100 North Seventh Street.

About Exhausted

Our rent list is about exhausted. Have inquiries every day for dwellings, flats, stores and offices that we cannot supply. We just want the opportunity to rent out yours, collect your rent, and make prompt settlements.

O. A. Hawkins
REAL ESTATE, LOANS, RENTALS,
100 North Seventh Street.

Nice Home in Norwood, 150 ft.

Also 100-foot corner lot.
Boulevard home, first-class and strictly up-to-date.
83 feet Floyd Avenue, corner Gilman Street.
40-foot lot, Hinnover Street, 179 feet deep.
About 60 good lots in West End at buyers' prices.
60 feet facing Battle Abbey park grounds.
155 feet 3 inches on Boulevard and Moore Street.
40 feet near baseball park.
25 lots, Scott's Addition, \$12.50 and \$15.00 per foot corner.

GIBBONY-NUCKOLS CO., Inc.,
Phone Mchroe 2455.
No. 1014 East Main Street.

EXTRA ATTRACTIVE IN PRICES, TERMS, CONSTRUCTION & LOCATION

Beverly Street
near City Park.
Only \$2750.00
6 Rooms.
2 Closets.
Detached.
Cabinet Mantels.
Range.
Hot and Cold Baths.
Electricity.
Granolithic Walks.
Same House, Chaffin Street, near City Park, Lots 42x120. Only \$2350.00
YOUR RENT WILL BUY IMMEDIATE POSSESSION.

J. Thompson Brown & Company

J. A. CONNELLY & COMPANY, City and Country REAL ESTATE

(Loans and Rentals.)
SEVENTH AND FRANKLIN STREETS.

CORNER LOT BOULEVARD

OPPOSITE BATTLE ABBEY,
\$100.00 Per Foot.

CHAS. A. ROSE COMPANY

FOR SALE—BEST OF ALL INVESTMENTS.

6% First Mortgage Notes

SECURED ON IMPROVED REAL ESTATE.

\$7,500	\$2,500	\$1,500	\$1,800
\$8,000	\$3,000	\$700	\$3,500
\$8,500	\$3,500	\$450	\$800
\$9,000	\$4,000	\$100	\$250
\$9,500	\$4,500	\$700	\$250
\$10,000	\$5,000	\$200	\$150
\$10,500	\$5,500	\$1,500	\$500
\$11,000	\$6,000	\$300	\$350
\$11,500	\$6,500	\$400	\$900
\$12,000	\$7,000	\$300	\$100
\$12,500	\$7,500	\$600	\$150
\$13,000	\$8,000	\$500	\$150
\$13,500	\$8,500	\$3,000	\$150
\$14,000	\$9,000	\$3,000	\$150
\$14,500	\$9,500	\$800	\$100
\$15,000	\$10,000	\$700	\$224

GREEN & REDD Real Estate Bankers
Ninth and Franklin Streets. Phone Madison 3107.

A Gold Dollar for 50c

Do you want to make money? Have you a little money to invest? Are you looking for a safe and sure investment? Read carefully.

BATTERY COURT ADDITION

Located on Chamberlayne Avenue and Stuart Road, much nearer the city than Glinter Park, on high level ground, and this magnificent addition will have all improvements, and the prices and terms will meet the purses of you and yours, and you must bear in mind that this property will soon be a part of Richmond. Just look at the prices of this wonderful suburb to-day and what it must be when the city reaches out and takes it in. These beautiful home sites are 50 feet frontage and 140 to 200 feet in depth, alleys 15 and 20 feet, and our prices are only \$6 to \$12 per front foot. \$300 to \$500 per lot, and terms \$10 to \$25 cash; balance \$5 to \$15 monthly, without interest.

Call up Madison 5313 and make appointment. Do it now.

Highland Park Realty Corporation,

J. W. McCOMB, Manager.
807 AMERICAN NATIONAL BANK BUILDING,
Tenth and Main Streets.

Here's Your Opportunity

THE CHEAPEST LOTS ON GRACE STREET OR GROVE AVENUE.

Grace Street, near Boulevard, \$62.50.
Grove Avenue, near Rosemeath Road, \$40.00 per foot.
You can't beat them, so see

BLANTON & CO.,
Travelers' Building.